

ATTORNEY DOCKET NO. 114459-05-E3

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/370,619 Confirmation No.: 8285
Applicant: Michael D. Erlanger
Title: EFFICIENT MARKET FOR FINANCIAL PRODUCTS
Filed: April 15, 2003 Art Unit: 3624
Atty Docket: 114459-05-E3 Examiner: unassigned

CERTIFICATE OF MAILING (37 C.F.R. § 1.8a)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

I hereby certify that the attached

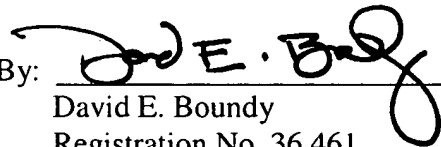
- Check for \$ 185.00 for claims added by amendment
- Return postcard
- This Certificate of Mailing
- Change of Correspondence Address
- Summary of Interview Withdrawing Office Action
- Amendment and Fee Transmittal letter
- Amendment
- Replacement Specification

(along with any paper(s) referred to as being attached or enclosed) are being deposited with the United States Postal Service on the date shown below with sufficient postage as first-class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

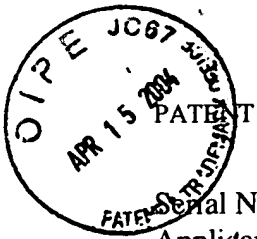
Respectfully submitted,

WILLKIE FARR & GALLAGHER, LLP

Dated: April 12, 2004

By: 
David E. Boundy
Registration No. 36,461

WILLKIE FARR & GALLAGHER, LLP
787 Seventh Ave.
New York, New York 10019
(212) 728-8000
(212) 728-8111 Fax



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/370,619 Confirmation No.: 8285
Applicant: Michael D. Erlanger
Title: EFFICIENT MARKET FOR FINANCIAL PRODUCTS
Filed: April 15, 2003 Art Unit: 3624
Atty Docket: 114459-05-E3 Examiner: unassigned

AMENDMENT AND FEE TRANSMITTAL

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Transmitted herewith is an Amendment for the above-identified application. The fee for claims added by amendment has been calculated as shown below:

CALCULATION OF AMENDMENT FEE

	Claims After Amendment		Covered by Previous Payments		Number Extra		Rate	Fee
Total Claims	112	-	101	=	11	×	\$ 9.00	\$ 99.00
Independent Claims	10	-	8	=	2	×	\$ 43.00	\$ 86.00
Total:								\$ 185.00

A check in the amount of \$ 185.00 to cover the newly-added claims is attached.

In the event that any extension of time is required, Applicant petitions for that extension of time required to make this response timely. Kindly charge any additional fee, or credit any surplus, to Deposit Account No. 23-2405, Order No. 114459-05-E3.

Respectfully submitted,

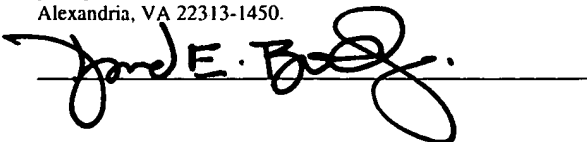
WILLKIE FARR & GALLAGHER, LLP

Dated: April 12, 2004

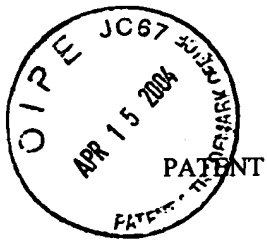
By: 

David E. Boundy
Registration No. 36,461

I certify that this correspondence, along with any documents referred to therein, is being deposited with the United States Postal Service on April 12, 2004 as First Class Mail in an envelope with sufficient postage addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.



WILLKIE FARR & GALLAGHER, LLP
787 Seventh Ave.
New York, New York 10019
(212) 728-8000
(212) 728-8111 Facsimile



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4/26/04

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/370,619 Confirmation No.: 8285
Applicant: Michael D. Erlanger
Title: DATA PROCESSING SYSTEM FOR PROVIDING AN EFFICIENT
MARKET FOR LOANS AND LINES OF CREDIT
Filed: Aug. 7, 1999 Art Unit: 3624
Atty Docket: 114459-05 Examiner: unassigned

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SUMMARY OF INTERVIEW WITHDRAWING OFFICE ACTION

In a series of telephone interviews between the undersigned and Supervisory Examiner Millin, concluding on or about December 22, 2003, it was agreed that the Office Action of June 10, 2003 is withdrawn. It was agreed that the next action would be a reconsideration of the application by the PTO, and that no further response or Appeal Brief is required from Applicant at this time.

Respectfully submitted,

Dated: 2/16/04

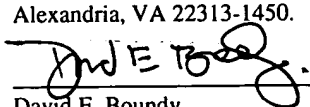
By: 

Matthew T. Byrne
Registration No. 40,934

CORRESPONDENCE ADDRESS:

c/o David E. Boundy
WILLKIE FARR & GALLAGHER, LLP
787 Seventh Ave.
New York, New York 10019
(212) 728-8000
(212) 728-8111 Facsimile

I certify that this correspondence, along with any documents referred to therein, is being transmitted by FAX on ~~February~~ **APRIL** 12, 2004 to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.


David E. Boundy